

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (currently amended): Payment transaction method for conducting a payment transaction between a customer with a portable mobile device and a service point, comprising:

determining a total transaction amount to be paid and a transaction identification assigned to the total transaction amount at a payment terminal of the service point, wherein the transaction identification includes a payment terminal identification identifying the respective payment terminal from a plurality of payment terminals existing at the service point;

informing the customer about the total transaction amount and the transaction identification;

entering the transaction identification into the mobile device;

extracting the payment terminal identification from the transaction identification;

transmitting by the mobile device, via a first contactless device interface, the transaction identification directly to the payment terminal based on the payment terminal identification;

transmitting by the payment terminal, after receipt of the transaction identification, a payment request including a service point identification, the payment terminal identification, and the total transaction amount, via a second contactless device interface directly to the mobile device; and

accepting the payment transaction based on the payment request by,

preparing a payment record in the mobile device, the payment record including a linking of the payment request to a customer identification of the customer[[:]], and

transmitting the payment record from the mobile device via the first
contactless device interface directly to the payment terminal.

Claim 2 (previously presented): Payment transaction method according to claim 1,
wherein,

during the transmission of the transaction identification from the mobile device to the
payment terminal, a sender identification is co-transmitted, and

the payment terminal transmits the payment request to the mobile device based on the
sender identification.

Claim 3 (previously presented): Payment transaction method according to claim 1,
wherein the payment terminal increases a transmitting power of the second contactless device
interface at least once, and transmits the payment request with the increased transmitting
power to the mobile device if the payment terminal has not received any payment record
from the mobile device within a predefined time period from the transmission of the payment
request without power increase to the mobile device.

Claim 4 (previously presented): Payment transaction method according to claim 1,
wherein in the mobile device data regarding a type of payment is added to the payment record
before transmission of the payment record to the payment terminal.

Claim 5 (previously presented): Payment transaction method according to claim 1,
wherein the customer is identified at the mobile device with a biometric feature before
entering of the transaction identification.

Claim 6 (currently amended): Payment transaction system comprising:
a plurality of portable mobile devices; and
a plurality of payment terminals at a service point, wherein,
each of the mobile devices and the payment terminals includes at least one processor
and one contactless device interface,

the mobile devices and the payment terminals are configured to communicate directly with one another via the contactless device interfaces,

each of the payment terminals includes means for informing a customer about a total transaction amount to be paid of a payment transaction and a transaction identification assigned to the payment transaction,

each of the payment terminals includes a transaction identification module configured to determine the transaction identification for a payment transaction and to add a payment terminal identification for the respective payment terminal to the transaction identification,

each of the mobile devices includes a transaction response module configured to receive a transaction identification, to extract the payment terminal identification from the transaction identification, and to transmit the transaction identification via a first contactless device interface directly to the payment terminal determined based on the payment terminal identification contained in the transaction identification,

each of the payment terminals includes a payment request module configured to, after receipt of a transaction identification from a mobile device, transmit a payment request, comprising a service point identification of the service point, the payment terminal identification of the respective payment terminal, and the total transaction amount of the payment transaction, determined through the received transaction identification, via a second contactless device interface directly to the mobile device from which the transaction identification was received, and

each of the mobile devices includes a payment record module configured to prepare a payment record comprising a payment request received by the mobile device from a payment terminal and a customer identification of the respective customer, and to transmit the prepared payment record via the first contactless device interface directly to the payment terminal from which the payment request was received.

Claim 7 (previously presented): System according to claim 6, wherein,
each of the mobile devices includes means for co-transmitting a sender identification when transmitting the transaction identification entered by the customer to the payment terminal, and

the payment request module includes means for transmitting the payment request to the mobile device determined through the sender identification.

Claim 8 (previously presented): System according to claim 6, wherein,
each of the payment terminals includes means for increasing the transmitting power of the contactless device interface,

the payment request module includes means for transmitting the payment request with increased transmitting power to a respective mobile device if the payment terminal has not received a payment record from the respective mobile device within a predefined time period from transmission of the payment request without power increase to the respective mobile device.

Claim 9 (previously presented): System according to claim 6, wherein the payment record module includes means for adding to the payment record data on the type of payment before the transmission of the payment record to a payment terminal.

Claim 10 (previously presented): System according to claim 6, wherein each of the mobile devices includes an authentication module to receive at least one biometric feature from a customer and to authenticate the customer on the basis of the received biometric feature.

Claim 11 (currently amended): A method for performing a payment transaction, comprising:

inputting a transaction identification into a mobile device, the transaction identification including a payment terminal identification identifying a payment terminal;

extracting the payment terminal identification from the transaction identification;
transmitting via contactless communication the transaction identification from the mobile device directly to the payment terminal based on the payment terminal identification;
preparing a payment request in the payment terminal based on the transaction identification, the payment request including the payment terminal identification;
transmitting via contactless communication the payment request from the payment terminal directly to the mobile device; and
accepting the payment transaction by,
preparing a payment record in the mobile device based on the received payment request[[;]], and
transmitting via contactless communication the payment record from the mobile device directly to the payment terminal.

Claim 12 (previously presented): The method of Claim 11, wherein,
a sender identification is transmitted together with the transaction identification from the mobile device to the payment terminal, the sender identification identifying the mobile device, and

the payment request is transmitted based on the sender identification.

Claim 13 (previously presented): The method of Claim 11, further comprising:
retransmitting the payment request at an increased transmitting power when the payment terminal does not receive a payment record from the mobile device within a predetermined time period.

Claim 14 (previously presented): The method of Claim 11, further comprising:
detecting a biometric feature of a user of the mobile device; and
authorizing use of the mobile device based on the detected biometric feature.

Claim 15 (currently amended): A system for performing a payment transaction,
comprising:

a mobile device including,

a first interface,

first means for requesting a transaction identification including a terminal
identification, for receiving the transaction identification, for extracting the terminal
identification from the transaction identification, and for transmitting the transaction
information and a sender identification via the first interface based on the terminal
identification, and

second means for preparing a payment record based on a received payment
request; and

a terminal including,

a second interface configured to bidirectionally communicate with the first
interface in a contactless and direct manner, and

third means for preparing a payment request including the terminal
identification based on the transaction information received from the first interface,
and for transmitting the payment request directly to the first interface via the second
interface[[:]], wherein,

the terminal identification identifies the terminal, and

the sender information identifies the mobile device.

Claim 16 (previously presented): The system of Claim 15, wherein the terminal
includes fourth means for establishing the transaction identification.

Claim 17 (previously presented): The system of Claim 15, wherein the mobile device
includes means for detecting a biometric feature of a user of the mobile device and for
authorizing use of the mobile device based on the detected biometric feature.

Claim 18 (previously presented): The method of Claim 1, wherein the entering includes using operating elements of the mobile device to manually enter the transaction identification into the mobile device.

Claim 19 (currently amended): The method of Claim 1, wherein the entering includes ~~using~~ receiving the transaction identification directly from the second contactless device interface by the first contactless device interface.

Claim 20 (previously presented): The system of Claim 6, wherein each transaction response module is configured to receive the transaction identification by operation of operating elements of the respective mobile device.

Claim 21 (currently amended): The system of Claim 6, wherein each transaction response module is configured to receive the transaction identification directly from the first contactless device interface of the respective mobile device.

Claim 22 (new): The method of Claim 1, wherein prior to the preparing of the payment record, the payment request is displayed on a display of the mobile device and payment is enabled by the customer.

Claim 23 (new): The system of Claim 6, wherein,
each of the mobile devices includes a display configured to display a payment request,
and

the display is controlled to display the payment request before the payment record module prepares a payment record.

Claim 24 (new): The method of Claim 11, wherein prior to the preparing of the payment record, the payment request is displayed on a display of the mobile device and payment is enabled by the customer.

Claim 25 (new): The system of Claim 15, wherein,
the mobile device includes a display configured to display the payment request, and

Application No. 09/701,288

Reply to Office Action of September 8, 2004

the display is controlled to display the payment request before the second means
prepares the payment record.